

Table I.F.14 Among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and selected characteristics: United States, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	27.1%	45.7%	43.2%	43.8%	31.5%	17.2%	44.2%	23.5%
Industry group **								
Agric., fish., forest.	47.2%	54.6%	--	75.2%	33.0% *	54.9% *	56.8%	44.9%
Mining and manufacturing	24.9%	42.8%	46.9%	47.0%	25.7%	16.2%	42.4%	22.6%
Construction	42.0%	44.5%	44.8%	41.0%	46.7%	29.4%	40.1%	43.4%
Utilities and transp.	25.5%	62.4%	50.9%	55.5%	39.0%	16.6%	51.7%	22.8%
Wholesale trade	31.1%	44.5%	46.7%	40.3%	33.7%	20.4%	44.6%	26.8%
Fin. svcs. and real estate	18.9%	39.7%	40.7%	36.1%	24.3%	13.3%	39.9%	16.3%
Retail trade	35.1%	63.6%	52.1%	51.0%	43.8%	23.4%	55.7%	30.9%
Professional services	24.3%	42.0%	41.0%	41.3%	26.8%	15.1%	43.3%	20.3%
Other services	29.5%	46.2%	37.9%	43.7%	36.0%	19.4%	43.2%	26.2%
Ownership								
For profit, incorporated	27.1%	48.5%	44.9%	45.6%	32.1%	16.7%	46.0%	23.1%
For profit, unincorporated	32.7%	41.8%	46.4%	42.4%	37.0%	21.5%	44.1%	29.0%
Nonprofit	22.7%	34.4%	23.3%	36.3%	26.0%	16.8%	31.8%	21.6%
Age of firm								
Less than 5 years	35.4%	41.9%	31.4%	40.9%	33.3%	6.6% *	41.4%	29.1%
5-9 years	45.8%	42.4%	48.5%	52.8%	45.5%	31.6%	48.3%	43.9%
10-19 years	36.8%	49.0%	44.6%	42.3%	29.5%	28.6%	44.3%	32.8%
20 or more years	24.0%	46.1%	43.2%	43.3%	30.5%	16.6%	43.7%	21.5%
Multi/single status								
2 or more locations	21.2%	22.5% *	37.1%	44.1%	31.5%	17.0%	41.5%	20.7%
1 location only	39.6%	46.2%	43.6%	43.7%	31.6%	24.6% *	44.5%	35.1%
Percent full-time employees								
Less than 25%	36.1%	29.8% *	38.7%	43.2%	53.0%	25.1%	36.3%	36.0%
25-49 %	31.7%	41.5%	39.0%	40.9%	38.7%	23.6%	39.5%	30.2%
50-74 %	28.7%	52.5%	34.2%	39.4%	32.8%	21.9%	43.4%	25.8%
75% or more	26.5%	45.5%	44.4%	44.5%	30.5%	16.1%	44.7%	22.6%
Union presence								
No union employees	29.7%	46.0%	43.5%	44.7%	32.9%	18.4%	44.7%	25.8%
Has union employees	15.4%	31.7% *	30.0% *	26.4%	18.6%	14.2%	27.9%	15.1%
Percent low-wage employees								
50% or more low-wage	32.7%	46.2%	40.3%	47.4%	41.3%	24.2%	41.7%	31.6%
Less than 50% low-wage	26.3%	45.7%	43.4%	43.2%	29.9%	16.1%	44.4%	22.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

Table I.F.14 Standard errors for among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and selected characteristics: United States, 2017

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.53%	1.94%	1.98%	1.38%	1.23%	0.70%	1.11%	0.60%
Industry group **								
Agric., fish., forest.	10.59%	13.10%	--	15.27%	15.73% *	21.24% *	12.25%	12.92%
Mining and manufacturing	1.33%	7.27%	7.04%	3.78%	2.67%	1.61%	3.46%	1.42%
Construction	2.57%	6.27%	6.35%	4.67%	5.47%	5.08%	3.41%	3.67%
Utilities and transp.	2.53%	10.72%	11.03%	6.56%	6.59%	2.75%	6.34%	2.67%
Wholesale trade	2.04%	6.72%	6.76%	4.90%	4.49%	2.86%	3.87%	2.36%
Fin. svcs. and real estate	1.65%	5.57%	6.93%	4.88%	3.25%	2.18%	3.75%	1.78%
Retail trade	1.64%	5.83%	6.30%	4.31%	4.45%	1.88%	3.48%	1.82%
Professional services	0.88%	3.34%	3.40%	2.49%	2.00%	1.04%	1.96%	0.96%
Other services	1.39%	4.66%	4.60%	3.49%	3.54%	1.75%	2.71%	1.57%
Ownership								
For profit, incorporated	0.64%	2.31%	2.38%	1.70%	1.54%	0.80%	1.33%	0.71%
For profit, unincorporated	1.57%	4.26%	4.72%	3.32%	3.69%	2.38%	2.57%	1.89%
Nonprofit	1.30%	6.47%	4.96%	3.49%	2.50%	1.74%	3.14%	1.40%
Age of firm								
Less than 5 years	3.61%	5.40%	7.26%	4.98%	9.50%	3.93% *	3.77%	6.16%
5-9 years	2.61%	5.15%	5.66%	4.73%	5.67%	7.93%	3.32%	3.86%
10-19 years	1.69%	3.77%	3.74%	2.92%	2.88%	5.63%	2.17%	2.33%
20 or more years	0.57%	2.86%	2.59%	1.79%	1.33%	0.68%	1.51%	0.61%
Multi/single status								
2 or more locations	0.61%	9.64% *	6.34%	2.82%	1.40%	0.69%	3.59%	0.62%
1 location only	1.01%	1.96%	2.07%	1.60%	2.18%	7.56% *	1.17%	1.63%
Percent full-time employees								
Less than 25%	2.70%	8.99% *	8.67%	6.66%	6.73%	2.62%	6.00%	3.02%
25-49 %	2.13%	10.31%	7.15%	6.08%	4.36%	2.67%	4.51%	2.36%
50-74 %	1.60%	5.35%	5.26%	3.49%	3.74%	2.29%	3.16%	1.82%
75% or more	0.60%	2.19%	2.22%	1.56%	1.39%	0.77%	1.24%	0.67%
Union presence								
No union employees	0.60%	1.97%	2.01%	1.42%	1.32%	0.85%	1.12%	0.69%
Has union employees	1.09%	11.31% *	11.11% *	4.89%	3.34%	1.18%	5.32%	1.10%
Percent low-wage employees								
50% or more low-wage	1.30%	6.77%	5.24%	3.58%	3.09%	1.48%	3.70%	1.39%
Less than 50% low-wage	0.58%	2.03%	2.09%	1.49%	1.34%	0.78%	1.16%	0.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

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